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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

**0** Assumption of Executory Contract or Unexpired Lease

**0** Lien Avoidance

Last revised: August 1, 2020

### **UNITED STATES BANKRUPTCY COURT District of New Jersey**

		2.00000.			
In Re:	Darlene M. Hughes		Case No:		18-22829 ABA
		Debtor(s)	Judge:		ADA
		CHAPTER 13 PLA	N AND MOTION	S	
☐ Original	Included	✓ Modified/Notice F  ☐ Modified/No Notice	•	Date:	2-16-2022
		IE DEBTOR HAS FILE CHAPTER 13 OF THE I			
		YOUR RIGHTS MA	Y BE AFFECTE	D	
contains the Plan proportion attorn written objusted in the notice. See modification alone will a per modify	d have received from the date of the confirmate bed by the Debtor to a sey. Anyone who wishe ection within the time from the duced, modified, or eling ay be granted without for Notice. The Court me Bankruptcy Rule 3019 on may take place solel avoid or modify the lient a lien based on value of contest said treatment is same.	ion hearing on the Plar djust debts. You should so to oppose any provise ame stated in the <i>Notic</i> ninated. This Plan may surther notice or hearing ay confirm this plan, if the fitting the chapter 13 and the collateral or to red	n proposed by the diread these paper ion of this Plan or ce. Your rights may be confirmed and g, unless written of there are no timel motions to avoid confirmation profile a separate moduce the interest r	e Debtor. This of the care carefully and any motion in any be affected by the come bindipoly filed objection or modify a lient cess. The plantation or adversarate. An affecte	document is the actual d discuss them with cluded in it must file a by this plan. Your claim ng, and included d before the deadline ns, without further, the lien avoidance or confirmation order ary proceeding to avoid lien creditor who
state whe	wing matters may be eather the plan included es are checked, the plan	s each of the followin	g items. If an ite	m is checked	as "Does Not" or if
THIS PLAI	N:				
	☑ DOES NOT CONTA SET FORTH IN PART		PROVISIONS. NO	ON-STANDARI	PROVISIONS MUST
COLLATE	☑ DOES NOT LIMIT T RAL, WHICH MAY RE D CREDITOR. SEE MO	SULT IN A PARTIAL F	PAYMENT OR NO	O PAYMENT A	
	☑ DOES NOT AVOID Y INTEREST. SEE MO				CHASE-MONEY

# Case 18-22829-ABA Doc 76 Filed 02/19/22 Entered 02/20/22 00:15:24 Desc Imaged Certificate of Notice Page 2 of 9

Initial Debtor(s)' Attor	ney <u>TGE</u> Ini	tial Debtor:	DMH	Initial Co-Debtor		
Part 1: Payment and	d Length of Plan					
-						
	shall pay <b>\$525.00 <u>Mon</u> naining months for a tot</b>			, starting on <b>March 1, 2022</b> for aid to date)		
b. The debtor	shall make plan paym Future Earnings Other sources of fund			owing sources: nd date when funds are available):		
c. Use of real ☐	property to satisfy plan Sale of real property Description: Proposed date for cor					
	Refinance of real prop Description: Proposed date for cor	-				
	Loan modification with Description: Proposed date for cor	•	nortgage encumbe	ring property:		
d. $\square$	The regular monthly n	nortgage pay	ment will continue	pending the sale, refinance or		
e. 🗆		may be impo	ortant relating to th	e payment and length of plan:		
Part 2: Adequate Pr	otection	Х	NONE			
	orotection payments wi d pre-confirmation to _			_ to be paid to the Chapter 13		
	protection payments wi Plan, pre-confirmation			to be paid directly by the		
Part 3: Priority Claims (Including Administrative Expenses)  a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:						
Creditor		Type of Priority		Amount to be Paid		
McDowell Law PC		Attorney Fees		\$2,781.54		
McDowell Law PC - 1/18/1		Supplemental A		\$400.00		
McDowell Law PC - 5/22/1		Supplemental A	<u> </u>	\$500.00		
McDowell Law PC - 8/7/20 McDowell Law PC	Order	Supplemental A		\$500.00 <b>\$900.00</b>		
	ort Obligations assigne			nit and paid less than full amount:		

Case 18-22829-ABA Doc 76 Filed 02/19/22 Entered 02/20/22 00:15:24 Desc Imaged Certificate of Notice Page 3 of 9 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4): Creditor Type of Priority Claim Amount Amount to be Paid Part 4: Secured Claims a. Curing Default and Maintaining Payments on Principal Residence: 

NONE The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows: Interest Amount to be Paid Regular Monthly Rate on to Creditor (In Payment (Outside Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan) 447 2nd Ave., Bellmawr NJ PHH Mortgage Corporation -\$31,291.82 \$31,291.82 0% per contract POC 8 08031 b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: 🔽 NONE The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows: Regular Monthly Interest | Amount to be Paid to Creditor (In Payment (Outside Rate on Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan) c. Secured claims excluded from 11 U.S.C. 506: ✓ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

				Total to be Paid through the Plan
			Amount of	Including Interest Calculation
Name of Creditor	Collateral	Interest Rate	Claim	g

#### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

> NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

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Creditor	Collateral	Scheduled Debt	 Superior	Value of Creditor Interest in Collateral	Total Amount to Be Paid

	re the Debtor retai			Plan, paym	ent of the fu	ıll amount	of the
	NONE  nfirmation, the starter 11 U.S.C 1301						
Creditor	C	Collateral to be Surre	ndered	Value of	Surrendered Collateral	Remaini	ng Unsecured Debt
The f Creditor g. Secured Cla	ms Unaffected by following secured of the lims to be Paid in	claims are unaffe	cted by the Pla	NE			
Creditor Wells Fargo Bank, N	IA POC 3	Collateral cash		T	otal Amount to	be Paid thr	ough the Plan \$274.34
Camden County MU		447 2nd Ave., Be	Ilmawr N.I 08031				\$38.02
				'			,
Part 5: Unsecu a. Not s □	eparately classifi Not less tha	NONE ied allowed non- n \$ to be dist n 100 % percent			shall be paid	d:	
		stribution from an					
Creditor	rately classified i	<b>unsecurea</b> claim Basis for Separate Cl		ed as follow	/S:	Λma	unt to be Paid
PNC Bank - POC1		Student Loan	assincation	Pay direct -	outside	AIIIO	\$131/month
				plan			
Part 6: Execute	ory Contracts and	d Unexpired Lea	ses X NC	ONE			
non-residential r All execu	See time limitation eal property lease story contracts and ving, which are as	s in this Plan.) I unexpired lease	. , ,	•		·	
evcehr rie ioilov	villy, willell are as	suilicu.					
Creditor	Arrears to be Cured in Plan	n Nature of Cor	tract or Lease	Treatment by	y Debtor	Post-Petitio	n Payment

Part 7: Moti	ons NON	E								
form, <i>Notice</i> 3015-1. A Ce	ans containing of Chapter 13 ertification of S rk of Court wh	Plan Tra Service, N	nsmittal, wi lotice of Cha	thin th a <i>pter 1</i>	ie time a 13 <i>Plan</i>	and ir <i>Trans</i>	the mar mittal ar	ner set	forth in	D.N.J. LBR
	otion to Avoid Debtor moves to					—				
Creditor	Nature of Collateral	Type of Li	en Amount o	of Lien	Valu Colla	ue of iteral	Amoun Clain Exempt	t of O	Sum of All ther Liens gainst the Property	Amount of Lien to be Avoided
NONE The D	Debtor moves to th Part 4 above	reclassif	•							<del>,     </del>
Creditor	Collateral		Scheduled Debt	Total C Value	Collateral	Superi	or Liens	Value of Creditor's Interest in Collatera	n	Total Amount of Lien to be Reclassified
Partially Uns	otion to Partial secured.   Oebtor moves to on collateral col	ONE reclassify	y the followin	ıg clain					-	
Creditor	Collateral	5	Scheduled Debt		Collateral	A	mount to be	e Deemed Secured		Amount to be Reclassified as Unsecured
Dout 9: Otho	v Dlan Dravisi	000		-		·			!	
a. Ve ✓ b. Pa Credit	er Plan Provisions of Property Upon Confirm Upon Dischart Notices tors and Lesson on Debtor notwi	erty of the nation rge s rs provide	d for in Parts			contir	nue to ma	il custom	nary notio	ces or
c. Or	der of Distribu	ıtion								
The S	Standing Truste	e shall pa	y allowed cla	ims in	the follo	wing	order:			

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	1) 2)	Ch. 13 Standing Trustee Com Other Administrative Claims	nmissions	
	3)	Secured Claims		
	4)	Lease Arrearages		
	5)	Priority Claims		
	6)	General Unsecured Claims		
	d. Post-Pe	tition Claims		
	The Standir	ng Trustee ⊮ is. □ is not autho	rized to pay post-petition claims filed pursuant to 11	U.S.C.
Sectio		the amount filed by the post-pe		
Part 9	: Modificati	on NONE		
arto	. Modificati	MONE		
NOTE	· Modificatio	on of a plan does not require	that a separate motion be filed. A modified plan	must
		rdance with D.N.J. LBR 3015		aot
	If this Dian.	madifica a Dian massic valvified	in this case, consulate the information below.	
		n being modified: 2-16-2022.	in this case, complete the information below.	
Explai		the plan is being modified:	Explain below <b>how</b> the plan is being modified	1:
T	o capitalize tru	stee arrears due to the negative fin	ancial To capitalize trustee arrears due to the negative	•
impact	of covid 19 on	the Debtor's income.	financial impact of covid 19 on the Debtor's income	Э.
Are So	chedules I an	d J being filed simultaneously v	with this Modified Plan?	
Part 1	0 : Non-Sta	ndard Provision(s): Signature	es Required	
	Non-Standa	ard Provisions Requiring Separa		
	✓ NONE			
	☐ Explain h		and in this when and in a CC at it.	
	Any non-sta	ndard provisions placed elsewh	ere in this plan are ineffective.	
Signa	tures			
-	1. ( ) 1.		4 : 41: DI	
he De	ebtor(s) and t	he attorney for the Debtor(s), if	any, must sign this Plan.	
3v siar	ning and filing	this document, the debtor(s), i	f not represented by an attorney, or the attorney for	the
			provisions in this Chapter 13 Plan are identical to Loc	
Chapte	er 13 Plan an	d Motions, other than any non-	standard provisions included in Part 10.	
certify	under pena	ty of perjury that the above is to	rue.	
Date:	February 16,	2022	/s/ Darlene M. Hughes	
Duto.			Darlene M. Hughes	
_			Debtor	
Date:			Little Balder	
			Joint Debtor	
D-4-	Eobrus 40	2022	/s/Thomas C. Egner Fog	
Date	February 16,	2022	/s/ Thomas G. Egner, Esq. Thomas G. Egner, Esq.	
			Attorney for the Debtor(s)	
			Automos for the Debtor(3)	

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United States Bankruptcy Court District of New Jersey

In re: Case No. 18-22829-ABA

Darlene M. Hughes
Chapter 13
Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 3
Date Rcvd: Feb 17, 2022 Form ID: pdf901 Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2022:

Recip ID db	Recipient Name and Address  + Darlene M. Hughes, 447 Second Ave., Bellmawr, NJ 08031-1412
aty	+ Angela C. Pattison, Hill Wallack, LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
cr	+ FLAGSTAR BANK, FSB, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ PINGORA LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517611264	+ Aes/pnc Bank, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
517611265	+ Borough of Bellmawr, Tax Office, 21 East Browning Rd., Bellmawr, NJ 08031-2345
517727088	+ CAMDEN COUNTY MUA, 1645 FERRY AVE, CAMDEN NJ 08104-1311
517611266	+ Caldwell Banker Home Loans, Attn: Bankruptcy Dept., PO Box 5954, Springfield, OH 45501-5954
517611267	Camden County MUA, PO Box 1105, Bellmawr, NJ 08099-5105
517611271	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517611272	+ Experian, PO Box 4500, Allen, TX 75013-1311
517611275	+ Mitsubishi Motors Credit of America, Inc, Attention: Banktruptcy Department, 3120 Rider Trail S, Earth City, MO 63045-1518
517650585	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
517611276	+ Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517611277	+ Pingora Loan Servicing, LLC, Attn: Bankruptcy Dept., 1755 Blake St., Suite 200, Denver, CO 80202-1479
517611279	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
517611280	+ U.S. Financial Services Inc., 21599 West Eleven Mile, Suite 100, Southfield, MI 48076-3800
517611281	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
519236529	<ul> <li>WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road Anaheim, CA 92806-5948</li> </ul>
517694857	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

#### TOTAL: 21

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	Eman/Text. usanj.njbanki @usuoj.gov	Feb 17 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 17 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517611268	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 17 2022 20:34:51	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517699158	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 17 2022 20:34:39	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517611270	+ Email/Text: bankruptcynotices@dcicollect.com	Feb 17 2022 20:30:00	Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
518143501	Email/Text: ECMCBKNotices@ecmc.org	Feb 17 2022 20:30:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
518143502	Email/Text: ECMCBKNotices@ecmc.org		

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District/off: 0312-1	User: ad	lmin	Page 2 of 3
Date Rcvd: Feb 17,	2022 Form II	D: pdf901	Total Noticed: 37
		Feb 17 2022 20:30:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517909914	Email/Text: cashiering-administrationservices@flagst	Feb 17 2022 20:30:00	FLAGSTAR BANK, FSB, ATTN: CUSTOMER SERVICE, DEPARTMENT, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
517909915	Email/Text: cashiering-administrationservices@flagst	ar.com Feb 17 2022 20:30:00	FLAGSTAR BANK, FSB, ATTN: CUSTOMER SERVICE, DEPARTMENT, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, FSB
517611273 +	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 17 2022 20:30:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517611269	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 17 2022 20:34:50	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517611274 +	Email/Text: bk@lendingclub.com	Feb 17 2022 20:30:00	Lending Club Corp, 71 Stevenson St, Suite 1000, San Francisco, CA 94105-2967
518651305 +	Email/Text: BKRMailOps@weltman.com	Feb 17 2022 20:30:00	MMCA, Its Successor and Assigns, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
517653258 +	Email/Text: BKRMailOps@weltman.com	Feb 17 2022 20:30:00	MMCA, Its Successor and Assigns, c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200, Cleveland OH 44113-1009
517717111 +	Email/Text: BKEBN-Notifications@ocwen.com	Feb 17 2022 20:30:00	PHH MORTGAGE CORPORATION, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624
517611278	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 17 2022 20:30:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695

TOTAL: 16

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 519236530

Bypass Reason Name and Address

WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I,

Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2022	Signature:	/s/Joseph Speetjens	

#### CM/ECF NOTICE OF ELECTRONIC FILING

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District/off: 0312-1 User: admin Page 3 of 3 Date Rcvd: Feb 17, 2022 Form ID: pdf901 Total Noticed: 37

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2022 at the address(es) listed

Name **Email Address** 

Angela Catherine Pattison

on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust I, through Carrington

Mortgage Services, LLC, servicer and attorney-in-fact apattison@hillwallack.com, apattison@ecf.courtdrive.com

Craig Scott Keiser

on behalf of Creditor PHH MORTGAGE CORPORATION craig.keiser@law.njoag.gov

Denise E. Carlon

on behalf of Creditor PINGORA LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Douglas J. McDonough

on behalf of Creditor PINGORA LOAN SERVICING LLC DMcDonough@flwlaw.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Nicholas V. Rogers

on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com

Ronald S. Gellert

on behalf of Creditor Mitsubishi Motors Credit Of America Inc. rgellert@gsbblaw.com, abrown@gsbblaw.com

Thomas G. Egner

on behalf of Debtor Darlene M. Hughes tegner@mcdowelllegal.com

tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrocious@mcdowelllegal.com; djamis on@mcdowelllegal.com; cgetz@mcdowelllegal.com; egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10